

mixing said surfactant, said oil and said water to form an oil-in-water microemulsion, wherein said microemulsion is primary short chain (C₁ to C₆) alcohol-free, ionic cosurfactant-free and stable upon dilution.

2. (Amended) The method of forming an oil in water microemulsion of claim 1, wherein said at least one surfactant consists of a single surfactant.

3. (Amended) The method of forming an oil in water microemulsion of claim 1, wherein said oil varies from 0.001 to 5 % of the oil, weight by weight of said microemulsion (w/wf).

4. (Amended) The method of forming an oil in water microemulsion of claim 1, wherein said alkyl group contains 8 to 12 carbons and said ethoxylate contains an average of 4 to 12 ethoxylate groups.

5. (Amended) The method of forming an oil in water microemulsion of claim 1, wherein said microemulsion is optically clear.

6. (Amended) The method of forming an oil in water microemulsion of claim 2, wherein said single surfactant consists of a nonyl phenol ethoxylate.

Please cancel claims 7-9.

10. (Amended) The method of forming an oil in water microemulsion of claim 1, wherein said oil concentration varies from 5 to 15 %, w/wf, wherein a concentrate of said microemulsion is formed.

11. (Amended) The method of forming an oil in water microemulsion of claim 10, wherein said surfactant total 15 to 60 % w/wf.

12. (Amended) A method of using a Neem Oil microemulsion, comprising the steps of:

providing an oil in water microemulsion including water, at least one surfactant selected from the group consisting of non-ionic alkyl phenol ethoxylated surfactants, and Neem Oil, wherein said microemulsion is primary short chain (C₁ to C₆) alcohol-free, ionic cosurfactant-free and stable upon dilution, and

using said microemulsion for at least one use selected from the group of uses consisting of cosmetics, toiletries, paints, varnishes, agrochemicals, medicines and pesticides.

13. (Amended) The method of claim 12, wherein said surfactant consists of a single surfactant.

14. (Amended) The method of claim 12, wherein said single surfactant is a nonyl phenol ethoxylate.

15. (Amended) An oil in water microemulsion, comprising:
water;
at least one surfactant selected from the group consisting of non-ionic alkyl
phenol ethoxylated surfactants; and
a plurality of oil droplets comprising at least one oil in said water, said oil selected
from the group consisting of Neem Oil and vegetable oils, wherein said microemulsion
is primary short chain (C₁ to C₆) alcohol-free, ionic cosurfactant-free and stable upon
dilution.

16. (Amended) The oil in water microemulsion of claim 15, wherein said at
least one surfactant consists of a single surfactant.

17. (Amended) The oil in water microemulsion of claim 16, wherein said single
surfactant is a nonyl phenol ethoxylate.

18. (Amended) The oil in water microemulsion of claim 15, wherein said oil
comprises Neem Oil.

Please add the following claims: --

19. The oil in water microemulsion of claim 15, wherein said microemulsion is
optically clear.